

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CHERYL L COMMODORE

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Case No.: 06-07310

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2006.
- 2) This case was confirmed on 10/25/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/13/2009.
- 5) The case was completed on 01/12/2010.
- 6) Number of months from filing to the last payment: 43
- 7) Number of months case was pending: 47
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 20,122.00
- 10) Amount of unsecured claims discharged without payment \$ 28,504.37
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,969.42
Less amount refunded to debtor	\$ 589.42
<b>NET RECEIPTS</b>	<b>\$ 16,380.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,250.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,073.69
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,323.69

Attorney fees paid and disclosed by debtor \$ .00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COOK COUNTY TREASURE	SECURED	2,369.07	3,380.01	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	69,769.74	69,643.88	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	15,756.35	1,010.74	1,010.74	.00
ILLINOIS TITLE LOANS	SECURED	1,250.00	3,035.02	.00	34.65	.00
ILLINOIS TITLE LOANS	UNSECURED	24.61	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	SECURED	3,202.84	5,305.78	5,305.78	5,305.78	715.83
ALLIED INTERSTATE	UNSECURED	155.00	NA	NA	.00	.00
BEVERLY BUS GARAGE F	UNSECURED	3,272.51	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	180.00	180.00	180.00	42.33	.00
DAVID J AXELROD & AS	UNSECURED	2,111.86	NA	NA	.00	.00
FRIEDMAN & WEXLER	UNSECURED	345.00	NA	NA	.00	.00
KENDALL COLL	UNSECURED	1,400.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	456.00	NA	NA	.00	.00
NCO FINANCIAL	UNSECURED	290.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,346.01	644.12	644.12	151.57	.00
PUBLIC STORAGE	UNSECURED	128.87	NA	NA	.00	.00
SAGE TELECOM	UNSECURED	256.81	NA	NA	.00	.00
MONEY MARKET PAYDAY	UNSECURED	419.77	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	19,890.00	20,880.80	20,880.80	4,909.91	.00
ILLINOIS LENDING COR	UNSECURED	NA	3,035.02	3,035.02	713.65	.00
MIDLAND CREDIT MANAG	UNSECURED	NA	456.05	456.05	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	90.25	90.25	.00
TELECHECK SERVICES	UNSECURED	NA	347.01	347.01	81.60	.00

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| **Scheduled Creditors:** |

<u>Creditor</u> <u>Name</u>	<u>Class</u>	<u>Claim</u> <u>Scheduled</u>	<u>Claim</u> <u>Asserted</u>	<u>Claim</u> <u>Allowed</u>	<u>Principal</u> <u>Paid</u>	<u>Int.</u> <u>Paid</u>
PRINCETON PARK HOMES	OTHER	.00	NA	NA	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,010.74	1,010.74	.00
Debt Secured by Vehicle	5,305.78	5,305.78	715.83
All Other Secured	.00	34.65	.00
<b>TOTAL SECURED:</b>	6,316.52	6,351.17	715.83
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	90.25	90.25	.00
<b>TOTAL PRIORITY:</b>	90.25	90.25	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	25,543.00	5,899.06	.00

**Disbursements:**

Expenses of Administration	\$ 3,323.69	
Disbursements to Creditors	\$ 13,056.31	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,380.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/18/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.